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Department of Science & Art

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CLONMEL

MECHANICS' INSTITUTE.

FOURTEENTH ANNUAL REPORT OF THE COMMITTEE,
TO THE ANNUAL GENERAL MEETING,
17TH JANUARY, 1856,
AND LIST OF MEMBERS FOR 1855.

Clonmel :

Printed by JAMES H. O'NEILL, Bookseller and Stationer, Dublin-st.

1856.

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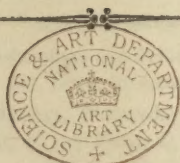
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CLONNEL MECHANICS' INSTITUTE.

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4. No Member shall be eligible to get a Book from the Library, unless his subscription shall have been paid up.

5. Two weeks shall be allowed in general for reading a Folio or Quarto Volume; and one week for an Octavo or Duodecimo; and for unbound Periodicals four days, exclusive of Sunday.

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12. The circulation of the Books shall cease during the first ten days of December in each year, to enable the Committee to ascertain the state of the Library; and all Books shall be returned BEFORE that time, under the penalties contained in Rule 7.

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B	191	Grattan's "
B	17	" Beauties, with Memoir
B	188	190 Sheridan's Speeches

ANCIENT AND MODERN
LANGUAGES.

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A	20	Boileau's Works
I	2	Cato's Distiches on Morals
A	30	32 Chef D'Œuvres Lyriques de Quinault
A	18	Cicero's Orations
A	21	24 Corneille's Works
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A	26	28 De L'Esprit des Lois
F	114	Dictionary of the French Language
A	236	" " Irish "

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A	131	" " Neilson
G	244	" " O'Brien
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A	78	Le Pouvoir de la Religion sur l'esprit
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A	80	New Testament, in Irish
G	234	Ovid's Metamorphoses
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A	82	Sallust's Works
A	129	Statutes of Trinity College, (Latin)
I	67	Telemachus
A	79	Traites des Animaux
H	278	Universal Geography, (Latin)
A	19	Voiture's Letters

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I	190 192	Allee Neemroo
E	44	Annals of the Parish, by Galt
G	22	Arabian Nights' Entertainment
D	64	Ayrshire Legatees
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Banim's Works.		
D	64	Crohoore of the Bill Hook
D	48	" " and Fetches
G	192 194	Croppy
D	108 110	Father Connell
D	66	Fetches
E	20	Ghost Hunter and his Family
E	33	Nowlans
E	32	Smuggler
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D	34	Bethrothed
E	178	Bob Norberry
H	84	Bravo of Venice, Vathek, and Castle of Otranto
G	386	Brother James
I	3	Bubbles, by an Old Man
I	29	Brunton's, Mrs., Discipline

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D	143	Leonora
D	72	Ormond
D	69 70	Patronage
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I	28	Hawthorn's House of the Seven Gables
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C	88	Gurney Married
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C	44		Castle Dangerous
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C	64	65	Guy Mannering
C	66	67	Rob Roy
C	68		Old Mortality
C	68	69	Heart of Mid-Lothian
C	70	71	Bride of Lammermoor
C	72	73	Ivanhoe
C	74	75	Pirate
C	76	78	Peveril of the Peak
C	79		Bethrothed
C	80	81	Woodstock

THIRD SET.

D	1	Waverly
D	2	Guy Mannering

FICTION.

D	3	Antiquary
D	4	Rob Roy
D	5	Black Dwarf and Legend of Montrose
D	6	Old Mortality
D	7	Heart of Mid-Lothian
D	8	Bride of Lammermoor
D	9	Ivanhoe
D	10	Monastery
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G 108	Memoria Technica
G 267	Miscellaneous Articles
G 241	Mechanics' Institutes, a Report on
E 46 49	Night Side of Nature, 2 copies
D 27	Notes on Noses
H 176 182	Peerage, Irish
F 100 101	" of the British Empire, by Lane
K 179 181	" English
I 203	Penmanship, Ornamental, Specimens of
A 92	Pilkington's Travels, in Promoting the cause of Peace and Good Will towards Men
F 300	Plans for the Instruction of Boys
I 68	Physiognomy, Lavater's
F 179	Popular Tumults, Sketches of
F 306 307	" Delusions, Memoirs of
E 22	Pilgrim's Progress, by John Bunyan
H 172 173	Preceptor
H 197	Poor Law Commission of Ireland, Inquiry into
F 328 330	Punishment of Death, by Montagu
F 157	" " Wakefield
F 175 176	" "
H 125	Punch's Letters to his Son, Letter Writer, &c., by D. Jerrold
F 11	Remarkable Phenomena of Nature
F 139	Romans, Reflections on the Grandeur and De- clension of
H 137	Religious Denominations, Evan's Sketches of
I 5	Roper's Escape from Slavery
H 174	Rutty's Essays
I 4	Sepulchres, Essay on
A 219	Strutt's Sports and Pastimes of the English
F 115	Seaman's Scientific Monitor
F 189	Slavery, Pamphlets on
H 32	Sea Side Book, by Harvey
F 286 287	Table Book, by Hone
F 345 346	Temperance Society Records
A 143	Time's Telescope for 1829

MISCELLANEOUS.

E 94	The Tribute, by a Cork Artist
F 172	United States, Constitution of
B 203	Vericour's Modern French Literature
F 127	Verdun, Picture of
A 134	What to observe, or the Traveller's Remembrancer
F 111	Walpoliana
G 17	Wonders of the World in Nature and Art
I 219	Working-man's Way in the World
G 204	Youths' Monthly Visitor
B 178 179	Zimmerman on Solitude
Works Published by the Commissioners of National Education in Ireland.	
I 11	First Book of Lessons
I 14	Second Book of Lessons
I 15	Sequel to the Second Book
I 16	" " "
I 112	Third Book of Lessons
I 113	Fourth Book of Lessons
I 114	Supplement to the Fourth Book
I 115	Fifth Book (Boys')
I 116	Reading Book for Girls' School
I 111	Biographical Sketches of eminent British Poets
I 109 110	Selections from the British Poets
I 62	Introduction to the Art of Reading
I 17	English Grammar
I 13	Key to English Grammar
I 18	First Book of Arithmetic
I 19	Key to First Book of Arithmetic
I 61	Arithmetic in Theory and Practice
I 170	Book-keeping
I 171	Key to Book-keeping
I 165	Epitome of Geographical Knowledge
I 20	Compendium of Geographical Knowledge
I 169	Elements of Geometry
I 172	Mensuration
I 173	Appendix to Mensuration
I 12	Sacred Poetry
I 168	Agricultural Class Book
I 352	Directions for Kneedlework, with Specimens
D 266	Farm Account Book
I 250 258	Reports of the Commissioners, from 1834 to 1852
I 277 285	" " " 2nd copy
I 353 354	" " " for 1853
I 355 356	" " " 2nd copy

FOURTEENTH
ANNUAL REPORT
OF THE
COMMITTEE OF THE
CLONMEL MECHANICS' INSTITUTE,
TO THE
ANNUAL GENERAL MEETING,
HELD IN THE
LECTURE-ROOM,
ON THURSDAY, THE 17TH OF JANUARY, 1856.

A review of the state of the Institution, for the past year, presents no very marked features, either for congratulation, or discouragement.

It is much to be lamented, indeed, that the Public do not seem, as yet, to have appreciated as they ought, the numerous and important advantages, which it is *now* calculated to confer. It is true, that your Committee have not to lament any falling off in the support it has received during the past year; but they have not experienced that marked increase of interest on the part of our Citizens, which its superior efficiency, and a season of great commercial activity, had led them to anticipate.

An Institution containing within itself an extensive and well-selected Library; an excellent News-Room; Schools of the first order for imparting the elementary principles of Art and Literature, and which is capable of a much greater extension, so as to become one of the first of Provincial Seminaries, should enlist, not only the kind wishes, but the *self interested support* of all classes of the community.

It is to be feared, however, that much of the support even at present tendered to it, is attributable to the former motive, rather than the latter.

And however amiable and useful, benevolence may be, for fostering such Institutions, in their infancy, your Committee would much prefer, to see all subscribing members deriving from it, a fair equivalent for their money, well convinced that its ultimate stability must mainly depend on its extended and permanent utility.

MEMBERS.

That its usefulness has not been, as your Committee regret, sufficiently appreciated, appears from the fact, that though the Library has been so much improved, and largely augmented, a proportionate increase has not taken place in the list of subscribers; the entire number enrolled for the past year, exceeding by 22 only, those on the books in 1854, while in the collective amount of their subscriptions, there is a much less accession. And if we compare them with the number of supporters of which this Institution could boast in 1844, we will find a considerable deficiency.

The number of Members for the past year are as follows:

Life Members,	52
30s. Subscribers,	8
20s. " 	79
12s. " 	24
10s. " 	99
6s. " 	14
4s. " 	14

Total.....290

The Subscriptions for the year amounted to £110 8s. 9d., against the sum of £107 10s. 11d., for the preceding year.

LIBRARY.

To this department of the Institute, there have been added during the year, 122 valuable and well-selected volumes, which, with nearly 400 added the year previous, embrace a large proportion of the more valuable recent Literature, and augment our stock to the very respectable amount of 2807. In the circulation, your Committee are happy to report a marked improvement, it having amounted to 7060 volumes, being 710 over that of the previous year. And Notwithstanding this free use of them, it redounds much to the credit of the Librarian, and the Members generally, that again at the annual revision, not a single volume was found missing.

Your Committee beg leave to add that a new and improved Catalogue, to which the Library Sub-Committee have devoted much time and labour, is now being printed, which it is hoped, will create a new interest in, and extend the utility of this department of the Institute.

NEWS-ROOM.

The News-Room continues, as your Committee are happy to report, to maintain its position and attractions,

though it has not extended its advantages during the past year. The pecuniary support from Members amounts to £26 16s. 0d. for 1855, against a like sum of £27 19s. 6d. for 1854; while the sale of Papers realized £8 4s. 7d., making in all an income of £35 0s. 7d. against an expenditure of £33 14s 2d. for the past year.

The Newspapers and Periodicals received at present are:

Newspapers.

Times,	Clonmel Chronicle,
Daily Freeman,	Do. Circular
Evening Mail,	Nation,
Evening Post,	Telegraph
Cork Examiner,	Illustrated London News,
Limerick Chronicle,	General Advertiser,
Tipperary Free Press,	North British do.
Cork Advertising Gazette.	

Periodicals.

Art Journal.	Irish Quarterly Review,
Chambers' do.	Little Dorritt,
Blackwood's Magazine,	Household Words,
University do.	Family Herald,
Tait's do.	Musical Times,
Mechanics' do.	Lardner's Museum of
Journal of the Society of	Science and Art,
Arts,	Athenæum,
Vegetarian Messenger,	Punch.

LECTURES.

On the subject of Lectures, your Committee regret that they cannot report more favourably; and if any of the Members be disposed to blame them as apathetic in this matter, they have only to plead that past experience has taught them *caution*. An application to the Dublin Committee of Provincial Lectures, procured them, on advancing the sum of £10 about this time last year, the services of Professor Harkness, of the Queen's College, Cork; but whether it were owing to the learnedly abstruse and strictly scientific mode of illustrating his subject, adopted by that gentleman, or the want of interest felt in it by the Inhabitants, in a financial point of view, at least, these Lectures were a decided failure, netting only the small sum of £4 7s., whilst they cost your Committee altogether the sum of £14 15s. 3d., leaving a balance of £10 8s. 3d. against the Institute.

In their engagement with Mrs. Butler, however, your Committee were more fortunate. The proceeds of her night's reading amounted to £12 17s. 6d., and the expenses to £5 19s. 0d., thus leaving a gain of £6 18s. 6d. In the very able Lectures of Mr. Jameson, on Political Economy, Science was again unappreciated; the whole proceeds of six Lectures amounting only to 17s., and the expenses to £2 12s. 0d., thus leaving a loss of £1 15s. 0d.

This however was far more than reimbursed by the Dramatic Readings of Mrs. Fanny Kemble, whose one night realized the sum of £33 18s. 0d., against an expenditure of 23l. 15s., leaving £10 3s. to the credit of the Institution.

These are facts, from which a future Committee may draw an instructive inference, and from which it would appear, that it is not deep scientific research, but the higher qualities of mental grace and intellectual refinement, which will prove the more attractive to the public.

LECTURE-ROOM.

If, however, the financial results of Lectures have not on the whole, been very advantageous to the Institute, the letting of the Lecture-Room has netted the considerable sum of £31 11s. 0d., free of all expenses, save that of Gas.

And while on this subject, in order to prevent all misunderstanding for the future, your Committee feel called on to observe, that since the passing of the Resolution in 1851, authorising your Committee to raise a revenue to the Institute, by the hiring of this Room; they have regarded themselves simply as trustees for the Members, bound to carry that resolution into effect, and in order to avoid any charge of partiality, or of being identified in any way, with the sentiments, or performances of those using it for the time, they have invariably treated it as a purely commercial transaction, in all cases charging either a specified amount in money, or if thought desirable, claiming for our members free admission to the performances.

This rule is obviously so appropriate in itself, and has hitherto been found to work so advantageously, that your Committee would be slow in recommending any departure from it, save it might be to fix some *minimum* amount of charges for the guidance of your Committee, as, for instance, One Guinea per night, which, considering the superior advantages of the room, could in no case be deemed unreasonable.

SCHOOLS.

We come now to speak of the action of this Institute, in

one of its most important departments, namely, its Schools, and of these the first in order are the DAY and EVENING SCHOOLS, under the excellent superintendence of Mr. Robert Joyce.

Of the superior mode of instruction, and the quality of information, there imparted, your Committee feel that in justice to that gentleman, they cannot speak too highly. It is deeply to be regretted, however, that a much larger number of pupils has not availed themselves of these advantages.

In the Day School, the entire pupils enrolled for the year were 80, averaging in their daily attendance 29, and contributing in fees the sum of £15 13s. 2d.; in the Night School 110 pupils were enrolled, averaging throughout the year 19 in attendance, and contributing in fees the sum of £7 18s. 0d. These figures show no increase of pupils over last year, though they do a small item in the amount of contributions.

At the close of the year a searching examination of the pupils of both Schools, was made by the Teacher, under the superintendence of the Committee, and Premiums were awarded after the public examinations, to 20 of the most deserving.

It is right to observe that due provision is made for the religious and moral, as well as secular instruction, of the pupils in these Schools.

SCHOOL OF ART.

Having had over twelve months experience of the working of this department, the results have been, as your Committee are most happy to report, on the whole most satisfactory; save in one feature, the gradual decline of what was at first the largest and most promising, namely, the Artizan class. This is to be attributed no doubt in some degree to the length of time and regular attention, it requires to attain much proficiency—a time and attention which such pupils can ill bestow—partly, perhaps, to the little pecuniary advantage which such proficiency could confer, in a community like ours so little occupied with manufactures.

For the stability of the other classes we are mainly indebted to the superior abilities of our Teacher, Mr. Healy, and the judicious arrangements entered into with the Commissioners of the National Board. During the first term ending January 15th, 1855, we had, as appears by last years Report 91 pupils, who contributed the sum of 31*l.* 12*s.* 0*d.*—the second term there were 63 pupils, whose united payments were 25*l.* 12*s.* 0*d.*—the third term 53 pupils, paying 21*l.* 14*s.* 0*d.*—the fourth term 48 pupils, contributing 17*l.* 9*s.* 6*d.*, and

the present term 40, paying 16*l.* 4*s.* 0*d.*, making in all 112*l.* 11*s.* 6*d.*

We are happy to report also, that out of six competitors, whose Drawings were forwarded to Marlborough-House, London, to the Annual Exhibition, three of these were successful in obtaining Medals. As mentioned in the last Report, B. Osborne, Esq., kindly promised the sum of 20*l.* for Premiums to this School, which will be competed for, so soon as the Drawings are returned from London; and the Committee are happy to announce that a like sum has been generously promised by R. Malcomson, Esq., for a similar purpose for the ensuing year.

CLASSICAL SCHOOL.

In accordance with the suggestions contained in the Reports of the two preceding years, and to supply a want which was said to be much felt in this town; your Committee during the last year, after duly advertising their intentions, opened a School for Classical instruction in this Institute, at reasonable terms, under the superintendence of William Sullivan, Esq., an A.B. of Trinity College, Dublin; but owing perhaps to a misapprehension of the wants of the community, the measure has not been attended with that success which was anticipated. It was deemed that the opportunity of a Home Education, in Classical instruction, combining cheapness, with the advantage of parental surveillance, would be duly appreciated by the Inhabitants of Clonmel; your Committee proposed to themselves the honorable purpose of laying the foundation, and rearing up within these walls a seminary of learning worthy of the intelligence and liberality of their fellow-citizens, and in unision with the Town's Commercial importance. They do not wish to be compelled to admit, on less than six months trial, that they have failed. But it will certainly become the duty of their successors to retrace the steps that have been taken, should they not meet with much more prompt and decided encouragement.

LITERARY SOCIETY.

During its third session, the Literary Society continued its Meetings with very considerable interest, and praise-worthy exertions. It has entered on its fourth session, but it has not certainly met the support it merited; yet we hope its Members may not be discouraged, as their past exertions gave ample promise of future usefulness.

MUSEUM.

On this subject your Committee, for the past year have

not been enabled to do anything. They introduce it here, however, again to call the attention, of the public, and to direct that of their successors to the subject.

INCOME AND EXPENDITURE.

Finally, with respect to the all important subject of our financial position, your Committee are happy to say that we are not in a worse state than at the close of last year.

Of the special fund subscribed two years ago for the purposes set forth in your twelfth Annual Report, there still remains the sum of 33*l.* 16*s.* 5*d.*, at the disposal of your Committee—11*l.* 15*s.* 4*d.* having been expended out of that fund, during the past year, for incidental expenses, connected with the School of Art.

Whilst the regular income for 1855 has amounted to the very considerable sum of 385*l.* 5*s.* 1½*d.*, making with a balance on hand from last year of 21*l.* 5*s.* 9*d.*, the amount of 406*l.* 10*s.* 10½*d.*, against an expenditure of 398*l.* 10*s.* 1*d.*, leaving a balance still on hands of 8*l.* 0*s.* 9½*d.* On the other hand, our liabilities which amounted at the close of last year to the large sum of 91*l.* 11*s.* 8*d.*, have been reduced to the more moderate sum of 75*l.* 18*s.* 0*d.*, being a reduction of 15*l.* 13*s.* 8*d.*, and indicating a new feature in the working of this Establishment, namely, of the excess of income over expenditure for the current year, which your Committee sincerely hope may prove permanent. On this result at length attained, your Committee may be permitted to congratulate the Friends and Subscribers to the Institute. And in concluding this account of their stewardship, they would respectfully point the attention of their successors in office, to the imperative duty of preserving themselves aloof from all suspicion of any sectarian or political bias, and conducting this Institute on the broad basis of the general good.

The following are the Names of the Members of the Committee whose places remain to be filled up according to Rule 4.

Eugene A. Conwell, Robert Daniell, William Nunan, Thomas S. Prosser, Edmond Power, William Pollard, and Henry Williams.

The particulars of the Treasurer's Report, for the past year, are as follows:—

Income.	Expenditure.
Subscriptions, ... £110 8 9 Donation from the Lord Lieutenant, ... 5 0 0 Commissioners of Edu- cation, ... 48 10 0 Trustees of the late R. Grubb, ... 5 0 0 Rent of Industrl. School 15 0 0 Proceeds of Lectures, 48 15 0 Hire of Lecture-room, 31 11 0 School of Art Fees, ... 75 3 0 Day School do. ... 15 13 2 Evening do. do. ... 7 18 0½ Classical do. do. ... 5 5 0 Newspapers and Peri- odicals sold, ... 10 16 11 School Books sold, .. 2 13 3 Fines, ... 2 6 6 Exhibition of Photo- graphs, ... 0 19 0 of Prize Drawings, 0 5 6 Balance from 1854, 21 5 9	Rent and Taxes, ... £26 11 10 Gas, ... 23 12 0 Coal and Candles, ... 12 12 8 Newspapers, ... 38 5 9 Periodicals, ... 9 9 1 Books and Bookbind- ing, ... 18 12 10 Drawing Master, ... 49 9 0 School Master, ... 68 14 11 Classical Teacher, ... 12 10 0 Officers, ... 49 9 3 Lecturers, ... 24 4 0 Premiums, ... 1 16 6 School Requisites, ... 2 15 0 Assurance, ... 2 5 0 Printing and Advertis- ing, ... 30 18 3 Sundries for School of Art, ... 10 12 9 Sundries for general expense, ... 16 11 3 Balance, ... 8 0 9½
£406 10 10½	£406 10 10½

The following are the liabilities up to the 31st December, 1855.

Rent, ... £21 0 0 Gas, ... 8 0 0 Coals, ... 2 18 4 Newspapers, ... 7 15 3 Salaries, ... 18 16 8	Periodicals, ... £2 0 6 Books, ... 4 16 10 Sundries, ... 10 10 5 £75 18 0
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CLONMEL MECHANICS' INSTITUTE.

GENERAL COMMITTEE FOR 1856.

PRESIDENT:

THE MAYOR OF CLONMEL,
The Right Worshipful JOHN PRENDERGAST.

VICE-PRESIDENTS:

Alderman Hackett, J.P., Wilson Kennedy, and Robert Malcomson.

TRUSTEES:

William Davis,	Charles Bianconi,
Henry Strene,	John Luther, J.P.,
Alderman Quinn,	Richard Graham.

Treasurer,.....Alexander Boyd.

Honorary Secretary.....Thomas Dorney.

COMMITTEE:

Samuel Bradford,	Michael Kearney,
Richard Crean,	William Legge,
Thomas Dorney,	Richard Legge,
Thomas Dunne,	Morgan Lester,
Gerald Fitzgerald,	Andrew Milne,
Thomas Floyde,	Oliver Nethercott,
James Gill,	Rev. James Orr,
Thomas Graham,	William Sibbald,
William Gray,	William Skehan,
William L. Hackett,	John Wallace, and
Henry Williams.	

Secretary and Librarian.....P. J. Purcell.

Teacher of Schools.....Robert Joyce.

Master of School of Art.....James Healy.

Rules and Regulations

OF THE CLONMEL MECHANICS' INSTITUTE,

As adopted 9th of April, 1851.

I—The object of this Society is to diffuse among the Operative Classes of the Town and Neighbourhood, information on the Arts, Sciences and General Literature, by means of a Library, Reading-room, Schools, and suitable Periodical Lectures.

II—The lowest rate of Subscription, entitling any person to the advantages of the Library, Reading-room, and Lectures, shall be 2s 6d. per Quarter; except to Working Mechanics, whose Subscription shall be 1s. 6d. per Quarter; and to certified MECHANICAL Apprentices 1s. per Quarter; in all cases to be paid in advance.

III—Donors of EIGHT POUNDS and upwards, shall be Members for Life.

IV—The Management of the Society shall be vested in a Committee of Twenty-one Members; one-third of whom shall retire Annually, and their places be supplied by an equal number to be elected by voting papers, delivered personally to the Chairman of the Meeting, at an Annual Meeting of the Subscribers. to be held in the first week of January in each year. The out-going Members to be eligible for re-election.

V—The Committee to consist of an equal number of Scientific or Professional men, of Master Employers, Artisans or Working Mechanics. Five to form a quorum. Members who have not attended at least FIVE of the ordinary Monthly Meetings of the Committee in each year will not be eligible for re-election, unless their non-attendance be caused by illness or unavoidable absence from home.

VI—Six Trustees to be appointed in whom shall be vested the property of the Institute.

VII—The Mayor of the Town, for the time being, shall be the President of this Institution, who, together with three Vice-Presidents, six Trustees, Treasurer and Secretary, (if not a paid officer,) shall be EX-OFFICIO Members of the Committee, provided they are Members of the Society according to Rule 2 or 3—Vacancies occurring by death, resignation or otherwise, shall be filled up at the next General Meeting of the Members.

VIII—The Committee Meetings shall take place in the first week of every month; but a Special Meeting of the Committee may be held at any time, by requisition of three Members; and the notice for such Special Meeting is to state the object for which it is summoned.

IX—The Committee shall have the power to make bye-laws and regulations, and to expel refractory Members from the Society, and to appoint Sub-Committees.

X—A General Meeting of the Members may at any time be called by the Committee, or on the written requisition of twenty Members, addressed to the Secretary, seven days notice at least being given. No person shall be eligible to vote at any of the proceedings of the Society, or sit in Committee, unless such as shall have attained the age of 21 years; have been a member for the previous six months; and shall have paid one year's subscription (with fines, if any;) and all members so qualified may vote.

XI—Auditors shall be appointed at each Annual Meeting, who shall examine and report on the Treasurer's accounts, for the current year.

XII—Works of an immoral tendency, not to be taken into the Rooms, or received as Donations.

XIII—Any person taking a Work, or number of a Work, from the Reading-room or Library of the Society, without the sanction of the Librarian, to be liable to expulsion at the discretion of the Committee.

XIV—Discussions of a Political or Religious character, personal quarrels, smoking, or any other disorderly conduct in the Rooms of the Society, shall subject the parties indulging therein, to admonition from the proper Officer, in care of the Room, or from any member present, and in the event of their being persisted in or repeated, shall render them liable to be fined or expelled by the Committee, on a proper report being made.

XV—Strangers will be admissible to the Rooms of the Institution for one week on the personal or written introduction of a Member.

XVI—Any person who shall injure or deface any part of the property of the Society, shall be subject to be fined, at the discretion of the Committee, or sued by the Trustees or Secretary, for the full value of the property so injured.

XVII—A Book shall be kept in the Reading-room and School-rooms, in which Members may enter any complaint, or suggestion, intended for the Committee at their subsequent meetings.

XVIII—The Committee shall make a report at the Annual Meeting, of the progress of the Society, the state of its funds, the income and expenditure upon each department, and any other matters they may deem necessary to communicate.

XIX—All accounts of the Institute, previous to payment, shall be submitted to the Finance Committee for examination and approval, and the Treasurer shall not pay any sum of money except on the order of said Committee signed by three of its Members.

XX—This Institute shall not make any Dividend, Gift, Bonus, or division in money, unto or between, any of its members.

XXI—The foregoing Rules are not to be altered or added to, except at an Annual Meeting, or at a General Meeting called by requisition of at least one hundred members, addressed to the Secretary, one Month's notice to be given, and the object of said meeting fully stated; or at a Special General Meeting called by the Committee for said purpose, on seven days notice.

List of Members and Subscribers

TO THE

CLONMEL MECHANICS' INSTITUTE,

For the Year ending December 31st, 1855.

Miss Adams, life member				Robert Curten ..	£0	5	0
Joseph Anderson do				Alexander Canning ..	0	2	6
Richard Audlam ..	£0	4	0	James Corcoran ..	0	2	6
John Armstrong ..	0	6	6	Mrs. R. Davis, life member			
William E. Anderson ..	0	2	6	William Davis do	0	10	0
Henry Anderson ..	0	5	0	Samuel Davis do			
John Bagwell, life member				Miss Davis do			
Samuel Bradford do				Miss Mary Davis do			
Thos. Henry Barton do				Mrs. M. Davis ..	0	10	0
Alexander Boyd ..	1	0	0	Henry Devine ..	0	5	0
Joseph Boyd ..	0	10	0	Daniel Devine ..	0	10	0
John Barry ..	0	10	0	Miss M. Devine ..	0	3	9
Alderman Byrne ..	1	0	0	Patrick Dolan ..	0	10	0
Peter R. Banfield ..	1	0	0	Rev. John Dill ..	1	0	0
Christopher Brown ..	0	3	0	John Dwyer ..	0	4	6
Robert Burchill ..	1	0	0	William Dwyer ..	0	7	6
Constable Burns ..	0	4	0	John Dwyer ..	0	0	6
John Boland ..	0	3	0	Florence Donovan ..	1	0	0
Lieutenant Brown ..	0	2	6	Sub-Constable Donohue	0	5	0
Dr. Cahill, life member				Thomas Dunne ..	0	15	0
Joseph Clibborn ..	1	0	0	Doctor Dowsley ..	0	10	0
William Clarke ..	0	10	0	Thos. Dorney, Hon. Sec.	1	0	0
David Cull ..	0	6	0	Michael Daly ..	0	4	0
Michael Comyn ..	0	10	0	Henry Daniel ..	0	3	0
Patrick Corcoran ..	0	2	6	William H. Doyle ..	0	1	8
James Cunningham ..	0	2	6	Sub-Constable Deane ..	0	3	0
Mrs. Carey ..	0	2	6	Wm. Henry Deane, C.E.	0	7	6
George Chapman ..	0	15	0	Marks English ..	0	4	0
Thomas Constable ..	0	2	6	Samuel Fayle, life member			
Richard Crean, T.C. ..	0	10	0	Benjamin Fayle do	0	10	0
David Clancy ..	1	0	0	Alderman Fennelly do			
Penrose Chapman ..	0	5	5	Rev. Charles Fry do			
Edward O. H. Canavan	0	10	0	Mrs. Charles Fry do			
William P. Chambers ..	0	7	6	Charles Ffennell ..	0	10	0
Eugene A. Conwell ..	1	10	0	George Ffennell ..	0	2	6
John Connors ..	0	7	6	Doctor Flynn ..	0	10	0
Miss Carroll ..	0	10	0	Sub-Constable Flynn ..	0	3	0
Thomas Clarke ..	0	12	6	Thomas Floyd ..	0	15	0
Thomas M.C. Clarke ..	0	2	6	Gerald Fitzgerald ..	1	0	0
Rev. Mr. Carey ..	0	2	6	Denis Foley ..	0	5	0
Thomas Casey ..	0	5	0	Thomas Fetherstone ..	0	2	6
John Casey ..	0	5	0	Constable Flanagan ..	0	1	0
Henry Casey ..	0	7	6	Benjamin Grubb, life member			
Mrs. Cuddihy ..	0	2	6	Joseph Grubb, Gordon-st. do			

Miss S. Grubb, Gordon-st. life mem.		Wm. Lanphier, life member	
Miss L. Grubb do do		Ambrose Lane ..	1 0 0
Joseph Grubb, Queen-st.	1 0 0	John Luther, J.P. ..	1 0 0
Thos. Samuel Grubb ..	1 0 0	Michael Lenihan ..	0 5 0
John B. Grubb ..	1 0 0	Act. Constable Lynam	0 12 0
Miss Anne Grubb ..	0 10 0	James Lonergan ..	0 5 0
Thos. S. Graham, life member		Henry Lonergan ..	0 5 0
Richard Graham ..	0 10 0	Richard Legge ..	1 0 0
Thomas Graham ..	1 0 0	William Legge ..	1 0 0
Stephen Graham ..	0 1 6	Morgan Lester ..	1 0 0
James Gill ..	1 0 0	Peter Lawlor ..	0 2 6
William Greene ..	0 2 6	Captain Lucas ..	0 2 6
John Going ..	1 0 0	Mrs. Lucas ..	0 2 6
William Gray ..	0 15 0	Robert Linton ..	0 4 2
Constable Goulden ..	0 12 0	Luke Lanigan ..	0 1 0
Constable Gavan ..	0 12 0	Constable Lyons ..	0 8 0
George Goold ..	0 3 9	Robert Malcomson, V.P.	
Sub-Constable Gloster	0 2 6	life member ..	1 10 0
John Hughes, life member		Miss R. Malcomson do	1 10 0
Thomas Hughes do		Miss J. Malcomson do	1 10 0
William Hudson do		Miss S. Malcomson do	1 10 0
John Holden, Belfast do		Thomas Malcomson ..	1 10 0
Ald. Hackett, V.P., J.P. do		John Murphy, life member	
William L. Hackett ..	0 10 0	Thomas Murphy do	
Miss Hancock ..	1 0 0	Constable Murphy ..	0 12 0
Thomas J. Haslam ..	0 10 0	Michael Mullally ..	0 2 6
Samuel Hill ..	1 0 0	Joseph M'Caffery ..	0 12 0
Sub-Constable Hogan ..	0 3 0	Patrick Mann ..	0 1 0
Alderman Higgins ..	0 5 0	Robert Mercer ..	1 0 0
William Harcourt ..	0 5 0	Francis Moore ..	0 10 0
James Harvey ..	0 5 0	Sub-Constable M'Culla	0 5 6
John H. Harvey ..	0 5 0	Sub-Constable M'Kinly	0 3 0
William Harvey, jun. ..	0 5 0	Sub-Constable M'Donald	0 5 0
Robert Harvey ..	0 15 0	Col. M'Dermott ..	0 3 0
James Healy ..	0 5 0	Mrs. Murray ..	1 0 0
Henry H. Higginson ..	0 3 4	Mrs. Mitchell ..	0 2 6
John Halloran ..	0 2 6	Cuthbert Miller ..	0 5 6
James Harrower ..	0 1 8	Mrs. Morgan ..	0 3 9
Henry Jameson, life member		William Morris ..	0 5 0
Thomas B. Jacob ..	1 0 0	John Marsden ..	0 2 6
Robert Joyce ..	0 7 6	Andrew Milne ..	1 0 0
Captain Inman ..	0 10 0	William Nunan, life member	
Morgan Jones, Quay ..	0 2 6	John Newell ..	0 2 6
J. Kenny, Mayor, life member	0 5 0	Sub-Constable Nelson ..	0 3 0
Mrs. Wilson Kennedy do		Oliver Nethercott ..	0 12 6
Wilson Kennedy, V.P. ..	1 10 0	Captain North ..	0 0 10
Michael Kearney ..	1 5 0	Lady Osborne, life member	
Mrs. Michael Kearney	0 10 0	Mrs. Osborne .. do	
William Kenny ..	0 5 0	John O'Neill ..	0 10 0
Miss Kidd ..	0 10 0	James H. O'Neill ..	0 10 0
David Kelleher ..	0 6 0	Edward O'Neill ..	0 10 0
John Kneeshaw ..	0 6 0	Rev. James Orr ..	1 0 0
Act. Constable Keawell	0 4 0	Michael O'Donnell ..	0 14 2
Richard Kennedy ..	0 6 0	Thomas O'Brien ..	0 4 0
Denis Kearney ..	0 3 0	Colonel Phipps, life member	
		Doctor Phelan, J.P. do	0 10 0

Edward Power, life member				Alphonso F. Shee	..	£1	0	0	
Mrs. B.P. Phelan	..	0	10	0	Patrick Sweeny	..	0	2	6
Thomas Phelan	..	0	10	0	Robert Sayers	..	0	10	0
Edmond Power, Solicitor	0	10	0	Henry Sayers	..	0	2	6	
Edmond Power	..	0	5	0	Terence Smyth	..	0	10	0
Edward Power..	..	0	10	0	William Smith, J.P. late				
Thomas S. Prossor	..	0	5	0	mayor	..	0	10	0
Simon E. Prossor	..	1	0	0	Thomas Shannon	..	0	15	0
Doctor Prossor	..	1	0	0	Thomas Scott	..	1	0	0
Robert Purcell	..	0	5	0	Michael Savage	..	0	6	0
Patrick Purcell	..	1	0	0	William Skehan	..	1	0	0
Sub-Constable Purcell	0	9	0	Constable Sproules	..	0	7	0	
Miss A. Patterson	..	0	2	6	Timothy Sullivan	..	0	15	0
William Pollard	..	0	10	0	William Sullivan	..	0	5	0
David Pilkington	..	0	5	0	John Sparrow	..	0	9	2
Alexander Pallisier	..	1	0	0	William Sandford	..	0	15	0
James Price	..	0	2	6	James Stokes	..	0	15	0
Samuel Penrose	..	0	3	9	J. W. Scanlan	..	0	2	0
Stephen Pepper	..	0	5	0	Captain Slater	..	0	0	10
Alderman Quinn, life member				Patrick Tierney	..	0	5	0	
William Quirke	..	0	7	6	Joseph Turner	..	1	0	0
Timothy Ryan..	..	0	6	0	John Thornton	..	0	10	0
William Ryan	..	0	5	0	Michael Tremble	..	0	1	0
William Ryan	..	0	3	0	Richard P. Vowell	..	0	2	6
John Ryan	..	0	1	0	Mrs. R.P. Vowell	..	0	3	4
William Riordan	..	0	1	6	John Wallace	..	1	0	0
John J. Riordan	..	0	6	8	Sub-Constable Wallace	0	3	0	
Thos. S. Richardson, V.S	1	0	0	Rev. Mr. Wallace	..	0	5	0	
George Reylance	..	0	3	0	Patrick A. Walsh	..	0	5	0
Corporal Reeds	..	0	1	0	Roland White	..	0	15	0
Joseph Stock, life member				Joseph White	..	1	0	0	
Robert Sparrow	do			Miss White	..	1	0	0	
Doctor Scully	do			Edmond Woods	..	0	15	0	
Miss Strangman	do			Michael Woods	..	0	5	0	
Henry Strene	do			William Wright	..	0	5	0	
Vincent Scully, M.P.	do			Henry Williams	..	1	0	0	
Edward Stuart	do			Lieutenant Williams	..	0	2	6	
Mrs. W. Sibbald	do			Mrs. Wren	..	0	3	9	
William Sibbald	..	1	0	0	Sub-Constable White	..	0	4	0
Mrs. H. Strene	..	0	10	0	Michael Ward	..	0	3	4
Philip Shea	..	0	3	0	Patrick Young	..	0	2	6

Clonmel Mechanics' Institute.

Resolutions adopted at the Annual Meeting, held on Thursday, January 17th, 1856.

After the reading of the Report the following Resolutions were adopted:

Proposed by the Rev. John Dill, seconded by Wilson Kennedy, Esq., V.P.

Resolved - That the Report now read be approved and printed.

Proposed by Mr. John O'Neill, seconded by Mr. Stephen Pepper.

Resolved - That the thanks of this Meeting are due and hereby given to the Committee and Officers of the Clonmel Mechanics' Institute, for their labours during the past year.

Proposed by Alderman Hackett, J.P., V.P., seconded by Mr. Samuel Bradford.

Resolved - That Richard Graham, Esq., be appointed Trustee, in room of Mr. Robert Sparrow, resigned.

Proposed by William Sibbald, Esq., seconded by John Luther, Esq., J.P.

Resolved - That this Meeting has heard with pleasure of the great efficiency of the Schools in connexion with this Institute, and would especially recommend them to the attention of parents, and the public generally.

Proposed by Mr. Thomas Dorney, Hon. Sec., seconded by Mr. William Gray.

Resolved - That the terms of subscription to this Institute, having been modified for the advantage of Mechanics, we would especially call the attention of that class of our fellow-townsmen to the benefit they would derive from becoming subscribers.

Proposed by William L. Hackett, Esq., seconded by Rev. James Orr

Resolved - That, as this Institution now embraces so many objects of admitted general utility, it is the imperative duty of all friends of education and joint utility, to give it their support by enrolling themselves in its list of members.

Proposed by Mr. Robert Harvey, seconded by Mr. Henry B. Pilkington.

Resolved - That Benjamin Grubb, and John Murphy, Esqrs., be appointed to audit the Treasurer's accounts for the past year.

Proposed by Mr. Thomas Graham, seconded by Mr. William Lanphier.

Resolved - that Messrs. John Luther, James Gill, and Thomas Dorney, Hon. Sec, be appointed scrutineers, to register the votes of the members.

Proposed by Rev. John Dill, seconded by Mr. Thomas Dorney, Hon. Sec.

Resolved - That the Mayor do leave the chair, and Wilson Kennedy, Esq., be called thereto.

John Prendergast, Chairman.

Thomas Dorney, Hon. Sec.

Proposed by Rev. John Dill, seconded by Counsellor Hackett.

Resolved - That the marked thanks of this Meeting are due and hereby given to his Worship the Mayor, for his proper and dignified conduct in the chair.

Wilson Kennedy, Chairman.

Thomas Dorney, Hon. Sec.

1855-56.

THE ART UNION OF GLASGOW.

PATRON:—HIS ROYAL HIGHNESS THE PRINCE ALBERT.
 PRESIDENT:—HIS GRACE THE DUKE OF HAMILTON,
 BRANDON, AND CHATELHERAULT.

The object of the Art Union of Glasgow

Is, briefly, to aid in extending amongst the Community a knowledge of the FINE ARTS, by the purchase and dissemination amongst the Members of Meritorious Works.

A Subscription of ONE GUINEA, constitutes Membership for ONE YEAR. The whole Subscriptions, after deducting the necessary expenses, are devoted to the purchase of PICTURES, DRAWINGS, SCULPTURES, ENGRAVINGS, and other WORKS OF ART. Each Member for the present year, for every Guinea subscribed, is entitled to the following privileges:—

I.—To a Copy of each of the following beautiful Line Engravings on Steel:—

THE FIRST BORN, after the Painting by W. COPE, Esq. R.A.
 Engraved by T. VERNON, Esq.

THE VILLA FOUNTAIN, after the Painting by W. L. LEITCH,
 Esq. Engraved by W. FOREST, Esq.

(Specimens to be seen with the Honorary Secretary.)

II.—To one chance of obtaining, at the Annual General Meeting, in 1856, for every Guinea Subscribed, a PAINTING, STATUETTE, or GROUP, in Bronze or Parian; Fac Simile in Chromo-Lithograph, copied from some First-class Painting, executed expressly for the Society; or other Work of Art.

NOTE.—Subscribers for MORE than ONE SHARE have the following Privileges:—

TWO SHARES.—Two Chances for the Prizes; and of EACH of the Engravings for the year, Two Prints, or a Proof on India Paper.

FIVE SHARES.—Five Chances for the Prizes; and of EACH of the Engravings for the year, Five Prints or a Proof before Letters.

TEN SHARES.—Ten Chances for the Prizes; and of EACH of the Engravings for the year, Ten Prints, or an Artist Proof.

SUBSCRIBERS for this year can take a Print of a former year in place of this year's.

The following is the list of former Prints issued by the Society:—viz.
 THE HERMIT—ITALIAN SHEPHERDS—PRINCE CHARLES
 EDWARD—HARVEST—MAY MORNING—WHITTINGTON—
 HAGAR AND ISHMAEL—HEATHER BELLES—THE KEEPER'S
 DAUGHTER—THE RETURN FROM DEER-STALKING—and
 COMING OF AGE.

SUBSCRIPTIONS will be received by the Honorary Secretary for
 Clonmel,

WM. SIBBALD, ESQ.
 Provincial Bank of Ireland.

MURPHY & CO.
WHOLESALE TEA AND WINE MERCHANTS,
 MAIN-STREET, DUNGARVAN,
 And 7, DUBLIN-STREET, CLONMEL.

THOMAS DORNEY,
 PERFUMER AND HAIR CUTTER,
 27, BAGWELL-STREET, CLONMEL.

MR. FREEMAN,
 SURGEON-DENTIST,
 8, Beresford-Street, Waterford,

ATTENDS professionally in CLONMEL every FRIDAY, and may
 be consulted on every branch of his profession, at Dr. SLOANE'S,
 No. 2, Anglesea-Street, (next door to the Scots Church).

VICTORIA-HOUSE.

M'SWINEY, REIDY, & CO.

Beg to call particular attention to the following departments:—

LINEN and WOOLLEN DRAPERY;
 MILLINERY, HOSIERY, HABERDASHERY;
 CARPETS, DAMASKS, BLANKETS, &c. &c.
 GENTLEMEN'S READY-MADE CLOTHES,
 of every description.

Abbey-street, Clonmel, Feb. 1856.

SUN
LIFE ASSURANCE SOCIETY OF LONDON.

SHARE OF PROFITS INCREASED FROM ONE-HALF TO FOUR-FIFTHS.

The *Managers* beg to remind the Public, that Persons effecting Policies with this Society now, or before *Midsummer* 1856, will participate in *Four-fifths* of the nett Profits, of the Society at the next Division, in proportion to their Contributions to those Profits, and according to the conditions contained in the Society's Prospectus.

The Premiums required by this Society for Insuring Young Lives, are lower than in many other *Old Established* Offices; and Insurers are fully protected from all risk by an ample Guarantee Fund, in addition to the accumulated Funds derived from the investments of Premiums.

The Company do not charge the Stamp Duty payable on Life Policies.

Prospectuses and every information may be obtained on application at the Office.

JOHN LUTHER, Agent.

Stamp Office, Clonmel, 1st March, 1856.

**Ladies' and Gentlemen's
BOOT AND SHOE MANUFACTORY,**
23, DUBLIN-STREET, CLONMEL.

W. LEGGE

INFORMS his friends and the public in general, that he has just received from London a supply of every material in the above line. Orders from Ladies' and Gentlemen, honouring him with their patronage, shall have his best attention.

He warrants a good fit, with best materials and workmanship.

A few pairs of Ladies', Gentlemen's, and Children's Boots and Shoes ready-made, will be sold cheap.

Shoemakers supplied with all articles in the above line, at moderate prices.

**NATIONAL
ASSURANCE COMPANY OF IRELAND,**

Incorporated by Royal Charter,

FOR THE ASSURING OF

HOUSES, Goods, &c., from Fire; Ships, Merchandise, &c., from the Dangers of the Sea; Lives; and for Purchasing and Granting Annuities.

Founded 1822.

CAPITAL—ONE MILLION.

WILLIAM DAVIS,

AGENT FOR CLONMEL.

Principal Office, 3, College-Green, Dublin.

MARBLE AND STONE MANUFACTORY.

MICHAEL LONERGAN,

MANUFACTURER of White and all other kinds of Marble Monuments, Tombs, Grave Stones, Chimney Pieces, Plate Monuments, &c., &c., wishes to inform the public that any of the above mentioned articles will be furnished them, of excellent workmanship, and of the best materials, and on the very lowest possible terms.

A varied assortment of Marble and Limestone on hands, at his Manufactory, adjoining the Gas Works, Clonmel.
17th March, 1856.

HIBERNIAN HOUSE.

A choice selection of

**WOOLLENS and HATS,
SHAWLS and DRESSES,
STRAW BONNETS and RIBBONS,
First-class MILLINERY and MANTLES,**

AT

SCOTT BROTHERS,
102, MAIN-STREET, CLONMEL.

ALBION Life Insurance Company.

INSTITUTED A.D. 1805.

THE ALBION LIFE INSURANCE COMPANY has now been established half a century, and has paid in claims upon its policies upwards of ONE MILLION SEVEN HUNDRED THOUSAND POUNDS.

The leading advantages of the ALBION may be noticed as follows:—

Security, arising from an ample Capital, totally independent of the Premium Fund, and a highly respectable and wealthy body of proprietors.

The Policy-holder is thus secured from the possibility of losing any portion either of the sum originally insured or of the Additions subsequently made to his Policy.

In all Mutual Offices the Premium Fund constitutes the only resource of the Society; the premiums paid by each member are liable for any deficiency that may at any time be found to exist in the assets of the Society, and the Bonuses allotted at one period may, if required, be withdrawn, at another. This is not the case in the *Albion*. Every Bonus allotted is irrevocable, and the Company's capital is liable for its amount, as fully as for the original sum insured; although no interest is charged for the Capital so pledged.

Moderate Premiums. The premiums charged by the ALBION have been revised from the most accurate data, and will be found at the younger ages, to be lower than the rates usually charged by other old established offices. Comparing the ALBION premium at age 21, with that of an office giving the largest Bonus in reduction of Premium, it will be found that the same Premium required by that office to insure £1000 would insure in the ALBION £1140; thus giving an immediate Bonus of £140, exclusive of the profits allotted every three years.

Immediate Participation in Profits. The usual practice is to require five or more annual premiums to have been paid before allowing any share in the profits. In the ALBION, the policy-holder is at once admitted to the participating class, and receives his full share of the ensuing distribution of profits, in proportion to the amount of premium he has paid, and without being placed at any disadvantage in respect of older policies.

Parties effecting Insurances in the ALBION have the option of electing one or other of the following modes of applying their respective shares of the profits; the election made being binding for future divisions viz:—

A RETURN OF PREMIUM IN CASH.

AN EQUIVALENT ADDITION TO THE POLICY.

AN EQUIVALENT REDUCTION OF THE PREMIUM.

The Cash Bonus, hitherto paid, has exceeded 20 per cent., or more than one-fifth, of the total amount of premium paid from the commencement of the insurance.

The Additions to Sums Insured have averaged 40 per cent. and in some cases have amounted to 68 per cent. on the total amount of premium paid. This Bonus will be augmented at each future division, and cannot be affected by any losses the Company may hereafter sustain.

Reduction of Premium. Every reduction of premium declared by the ALBION is also permanent and guaranteed; being, in fact, an independent annuity for the whole term of life. It is, therefore, of course, equivalent to a much larger temporary reduction, according to the usual practice in other offices.

The reductions of premium upon policies of 9 years' standing, vary from nearly 9 to more than 22 per cent. per annum for life. Each further reduction will, of course, bear a still larger proportion to the Cash Bonus, as the age of the life insured increases.

ALBION LIFE INSURANCE COMPANY—continued.

It is important for the public to bear in mind that the Bonus declared by this Company is *bona fide* realized Profit, and is in no way contingent upon the future. Not the slightest encroachment has been made upon the Profit Fund appertaining to the Bonus of subsequent years. New Policies in the ALBION will not, therefore, stand in a disadvantageous position in respect of older ones, as is the case in many other offices.

Triennial Division of Profits. The division of Profits in the ALBION, takes place every *Three Years*.

No Change is made for **Sea Risk** on passengers between Europe and North America, north of 33° north latitude.

Foreign Residence is allowed without extra premium, in any part of Europe or America, north of 33°, California excepted. Also in New Zealand, Van Dieman's Land, Cape of Good Hope, and Australia, south of latitude 29°, on payment for Sea risk: the Gold Fields excepted. Insurances are also granted in many other parts of the world.

Military and Naval Officers are insured without extra premium, unless in actual service.

Indian Officers and Civilians are insured at rates expressly calculated for the East Indies.

Half Credit Policies are granted; one-half of the annual premium for the *first five years* remaining as a *Loan* upon the Policy. (This system applies only to *Whole Life Policies*.)

Policy Stamp-duty, and Medical Fees are paid by the Company.

Claims paid thirty days after proof of death.

AGENT AT CLONMEL—

JAMES GILL, National Bank.

ESTABLISHED 1803.

Capital:—ONE MILLION Sterling.

All Paid-Up and Invested in 1806.

GLOBE INSURANCE.

J. W. FRESHFIELD, Esq., M.P., F.R.S.—*Chairman.*

FOWLER NEWSAM, Esq.—*Deputy Chairman.*

GEORGE CARR GLYN, Esq., M.P.—*Treasurer.*

Fire—Life—Annuities—Reversions.

CORNHILL AND Pall Mall—LONDON.

Empowered by Special Acts of Parliament.

LIFE INSURANCES granted from **Fifty** to **Ten Thousand Pounds**, at Rates particularly favourable to the **Younger** and **Middle** periods of Life.

NO CHARGE FOR STAMP DUTIES ON LIFE POLICIES.

Every class of **Fire** and **Life** Insurance transacted.

MEDICAL FEES generally paid.

PROSPECTUSES,—with Life Tables, on various plans,—may be had at the Offices; and of any of the Agents.

WILLIAM NEWMARCH, Secretary.

AGENT FOR CLONMEL—

MR. CHARLES FFENNELL.

JOHN BOYD & CO.

Beg to call attention to their Stock of
W I N E S ,

COGNAC BRANDY,

John Jameson and Son's Old Malt Whiskey,

MARLFIELD AND CORK WHISKEYS,

Jamaica Rum, Hollands, Gin, &c. &c.

GUINNESS & CO'S XX PORTER,

Bass & Co's Ale, Drogheda Ales,

Bewley and Evans' Mineral Waters, &c. &c.

Agents for the Patent Heather Ale, and
Vinegar Company.

2, QUAY-STREET, CLONMEL.

S. BRADFORD,
RAZOR MAKER

By appointment to

H.R.H. PRINCE ALBERT,

AND

THE EMPEROR OF THE FRENCH,

AND

MANUFACTURER OF CUTLERY

IN GENERAL,

BEGBS to direct attention to his Stock of Ivory Table Knives and Forks,
which he is now enabled to offer on terms as low as usually charged for
articles of inferior quality.

Gentlemen's Dressing Cases, Walking Sticks, Riding Canes, Whips, &c.

Agent for the Sale of

Elkington's celebrated Electro-Plate.

A large Stock of Spoons, Forks, &c., always on hands.
Tea Setts, Dishes, &c., will be got on approbation for selection, for
which purpose a Book of Patterns is kept for inspection.
36, Bagwell-street, Clonmel.

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Incorporated by Royal Charter, A.D. 1720,

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Edward Burmester, Esq., Governor.

John Alves Arbuthnot, Esq., Sub-Governor.

Samuel Gregson, Esq., M.P., Deputy Governor.

Peter Hardy, Esq., F.R.S., Actuary.

John Lawrence, Esq., Secretary.

AGENT FOR CLONMEL,

EDMOND POWER, Solicitor.

JAMES CLEARY,

Wholesale and Retail

GROCCER,

TEA, WINE,

AND

SPIRIT MERCHANT,

ABBEE-STREET,

CLONMEL.

Agent for

ALLSOPP and SON'S

BITTER ALES,

BURTON-ON-TRENT.

HOUSE FURNISHING
HARDWARE,
IRONMONGERY, CUTLERY, TRIMMINGS,
STATIONERY, SADDLERY,
STABLE RUGS & HORSE CLOTHING,
Brushes, Shoe-finding, &c.
LOOKING-GLASSES AND FLOOR-CLOTH
WARE-ROOMS,
Nos. 85, 86, and 87, MAIN-STREET,
CLONMEL;
AND
Nos. 12 and 13, Irishtown, and West-Gate,
FOR THE SALE OF

ALL kinds of Iron, Steel, Metal Castings, Sheet Lead, Zinc, Fence Wire; Cut, Cast, and Wrought Nails; Agricultural and Railway Implements; Metal and Lead Pipes, Shutes, White Lead, Window-Glass, Blasting and Gun-powder, and all materials for Builders, Miners, &c. &c. Plaster of Paris, Roman and Portland Cement, Fire Bricks, Tiles, &c. &c.

DAVID CLANCY,
Proprietor,
AND MANUFACTURER OF THE IMPROVED
KITCHEN RANGES, GRATES,
STOVES,
And Iron, Copper, and Tin Goods, Ropes,
CORDAGE, ETC., ETC.

Branch--Main-street, Nenagh.
 March 1st, 1856.

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**BOOKSELLING, STATIONERY, PRINTING,
ACCOUNT-BOOK,**

And Paper Ware-House,

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Respectfully invites the attention of the Public to the above Establishment, which will be found well supplied, and at the lowest prices, with

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Of every size, in suitable Bindings, and ruled to the principal patterns, always ready for delivery—including Double and Single Entry Ledgers, Journals, Cash Books, Day Books, Manuscript and Order Books, &c. &c.

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